

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
2022-0463

Powers Kirn, LLC
ecf@powerskirn.com
308 Harper Drive, Suite 210
Moorestown, NJ 08057
856-802-1000

In Re:

Michael Reinhart
Susan Reinhart

Case No.: 22-15254-RG

Hearing Date: 06/05/2024

Judge: Honorable Rosemary Gambardella

Chapter: 13



Order Filed on February 27, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

AMENDED ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: February 27, 2025

A handwritten signature in black ink, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Michael Reinhart and Susan Reinhart

Case No.: 22-15254-RG

Caption of Order: AMENDED ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

Upon the motion of Powers Kirn, LLC, Attorney for Bank of America, N.A., debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property known as 15 Greenview Dr, Pequannock, NJ 07440-1704 as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

1. Mortgagee acknowledges that Debtor(s) has brought the relevant post-petition payments current through May 26, 2024.
2. Debtor(s) shall resume regular monthly mortgage payments starting on June 26, 2024.
3. If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.
4. This loan is a Daily Simple Interest Loan and accrues daily interest. In the event of a default, additional interest may accrue over and above the payment amount from the date of the last payment to the date of the next payment. In such cases payments are applied to cover interest first and no principal is being applied until all interest is satisfied.
5. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

In re:
Michael Reinhart
Susan Reinhart
Debtors

Case No. 22-15254-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Feb 28, 2025

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Reinhart, Susan Reinhart, 15 Greenview Drive, Pequannock, NJ 07440-1704

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2025 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Susan Reinhart dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;dwoody@scura.com;vduarte@scura.com
David L. Stevens	on behalf of Debtor Michael Reinhart dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;dwoody@scura.com;vduarte@scura.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Joint Debtor Susan Reinhart jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co

District/off: 0312-2

User: admin

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Date Rcvd: Feb 28, 2025

Form ID: pdf903

Total Noticed: 1

m;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com

Jamal J Romero

on behalf of Debtor Michael Reinhart jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co
m;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com

Marie-Ann Greenberg

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Paul Evangelista

on behalf of Debtor Michael Reinhart pevangelista@scura.com
pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@
scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com;vduarte@scura.com

Paul Evangelista

on behalf of Joint Debtor Susan Reinhart pevangelista@scura.com
pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@
scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com;vduarte@scura.com

Rebecca K. McDowell

on behalf of Creditor Spencer Savings Bank rmcdowell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 13